

Introduction

Well-designed, safe and affordable housing choices are important to create healthy communities. Housing lends character to communities. It also establishes a connection between residents and their neighborhoods.

Wisconsin's Comprehensive Planning Law includes 14 goals for local comprehensive planning. The Village of Slinger believes that the goals listed below specifically relate to planning for housing:



- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential uses.
- Encouraging neighborhoods that incorporate a variety of housing types.
- Promoting the redevelopment of lands with existing infrastructure and public services.
- Encouraging the maintenance and rehabilitation of existing residential dwellings.
- Providing an adequate supply of affordable housing for individuals of various income levels.
- Providing local housing choices for all stages of life.

Previous chapters in this document discuss population, household and economic characteristics and trends in the Village. This chapter profiles the existing housing stock and provides recommendations to meet future housing needs.

Housing Vision

In 2025, high quality housing choices are abundant in Slinger. Options include well-built and maintained single-family homes, apartments, condos, senior housing and town homes. Village codes and ordinances promote attractive neighborhoods, safe developments with abundant green spaces, and walkable amenities. Housing meets the lifestyle, demographic and economic needs and desires of residents.

Existing Housing Supply

In 1990, there were 899 housing units in the Village of Slinger. Based on the 2000 U.S. Census information, the total number of housing units increased to 1,690. This translates to a 90.1% percent increase in the total housing stock in the last 10 years. By comparison, over the same period, the supply of housing in Washington County increased by only 33.2%.

Single-family homes are the primary housing choice in the Village, accounting for 38.1% of all housing units in 2000. The Village realizes that single-family homes are not suitable for everyone. Some people are not able to afford a single-family home. Others may not be able to physically handle the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing.

TABLE 12 BREAKDOWN OF HOUSING BY TYPE		
Type	Number of Buildings	Number of Housing Units
1 Family Units	817	817
2 Family Units	114	228
3 Family Units	4	12
4 Family Units	70	280
5 Family Units	1	5
8 Family Units	24	192
12 Family Units	1	16
16 Family Units	1	12
41 Family Units	1	41
48 Family Units	1	48
Mobile Homes	99	99
Commercial w/Residential	28	54
TOTAL	1161	1804

Source: Village of Slinger, January 4, 2006 (through 12/05).



Private Residential Neighborhood
Slinger, WI

Housing Goals

The Village policy has been to maintain a mixture of housing choices. Specifically, the Village seeks to provide housing in the following percentage:

- 60% Single-Family
- 10% Two-Family
- 30% Multi-Family

As of January 29, 2004¹ the Village of Slinger has the following balance of housing:

- 52% Single-Family
- 13% Two-Family
- 35% Multiple Family

At least one-third of a community's housing supply is recommended, from a planning perspective, to be available as alternative (i.e. something other than single family homes) to ensure diversity and affordability in a community. Slinger currently exceeds this goal. As a result, the Village is seeking to increase its share of single-family housing choices.

¹ Information provided by Dean Otte, Village Clerk, January 29, 2004.

Senior Housing

Determining the need for senior housing in a community is not a simple task. Unfortunately, there are no precise formula or mathematical model available to determine need. This is largely due to the complexity of the marketplace. The majority of seniors in Wisconsin, in all age groups, live in their own homes or in mixed family congregate housing (e.g. apartments that have residents of all age ranges). This is true for seniors living in the Village of Slinger as well. The ability of seniors to remain in their own homes is significantly increased by organizations and services that are becoming more common. Examples include: “meals on wheels,” parish nursing programs, home health care, etc. Availability of local health care providers and availability of immediate family also has a direct impact on the ability of seniors to continue to live independently in their own homes. However, for a variety of reasons some elderly cannot or will not live in a private home or apartment and will instead need to live in some type of senior housing arrangement.

Fortunately, there are a wide variety of living options available in Washington County for seniors including: independent living condominiums, subsidized and non-subsidized independent living apartments, assisted living facilities and nursing facilities. The level of care they offer to their residents differentiates the facilities. The most intensive care environment is the nursing facility.

There are two senior facilities in the Village of Slinger. The Scenic View Apartments, located at 205 Slinger Road, are operated by the Village of Slinger Housing Authority and subsidized through the U.S. Department of Housing and Urban Development (HUD). This property has 41 one-bedroom units for residents over the age of 50 and 8 two-bedroom low-income family units. There is a waiting list for both the elderly and low-income units. There are no plans to expand the facility. Rather, HUD is focusing more on voucher programs to provide rent subsidies for elderly and low-income residents as opposed to expanding housing facilities. Scenic View Apartments is an independent living apartment community, not an assisted living facility. As such, assistance with meals, medication and personal hygiene is not provided.



The other facility, Autumn Oak (formerly Safe Harbor Senior Living) located at 227 E. Washington, is an assisted living facility that provides residents with meals and medication assistance. The property includes two buildings, each of which has 20 apartment units.

There are no other senior care or senior housing facilities in the Village. More facilities are available in nearby communities, including Hartford and West Bend. The Village would welcome another local facility to serve resident needs.

Age and Quality of Housing Stock

Understanding the relative age of the housing stock in a community is a good indicator of the quality of the available housing. The Village has 449 housing units that were built before 1960 (40 years old). While this does not necessarily mean that the units are in poor condition, it does indicate that the need for repairs and maintenance is likely greater. Table 13 lists the number of units and the corresponding percent of the Village's total housing stock by year built. Examining the housing supply by decade, the largest growth period occurred in the 1990s. This is reflected in the Village's strong population growth over the same period. The result is that the Village has a newer housing supply built to modern code requirements.

TABLE 13 AGE OF HOUSING STOCK		
Year Structure Built	# Of Units in Village of Slinger	% Of Total Village of Slinger Housing Stock
1990 to 2000	642	37.9
1980 to 1989	269	15.9
1970 to 1979	240	14.2
1960 to 1969	90	5.3
Pre 1960	449	26.6
Total	1,690	100.0

Source: 2000 U.S. Census

Age alone is not the best measure of housing condition in a community. To be more accurate, a visual assessment of the housing stock is helpful. Such an assessment is commonly referred to as a “windshield survey” because it entails driving and walking through a community and evaluating housing based on visual appearance. The theory is that exterior condition generally correlates with interior conditions.

A windshield survey of the Village of Slinger was conducted in the summer of 2003 to generally classify available housing in the Village. Based on this assessment, there are basically four housing types in Slinger. Generally speaking, the higher density housing choices serve as a buffer between single-family residential neighborhoods and nearby busy roadways and commercial developments.

- **Duplexes and Town homes.** Most of these units appear to be constructed in the last 10-15 years. The Village has done a fine job of using these developments as infill housing opportunities. All units appear to be well maintained and attractive.



- **Established Single Family Residential Neighborhoods.** Quality examples of established neighborhoods developed between the 1950s and 1980s are found adjacent to Kettle Moraine Drive, and between STH 60 and Heder Drive. Homeowners in these neighborhoods seem to take great pride in their homes, as is demonstrated by their well-maintained appearance. These neighborhoods include some of the more affordable owner-occupied homes in the Village.

- **Apartments.** Slinger has a variety of apartment units available to provide affordable housing and senior housing choices. The age of the apartment buildings varies, but Village enforcement of housing codes appears to have resulted in quality living environments.
- **New Single-Family Housing Construction.** New housing development is occurring primarily on the fringes of the Village adjacent to the Towns of Hartford and Polk. The vast majority of the new housing being developed is in excess of \$200,000 in value.



Occupancy

For a housing market to operate efficiently, it must possess an adequate supply of available housing units (units for sale or rent). A housing market's supply of available housing units must be sufficient to allow for the formation of new households by the existing population, to allow for in-migration, and to provide opportunities for households to change their housing because of a change in size or status.

According to U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for the owner-occupied portion of a housing stock and 5.0% for the rented portion) is required to allow for an adequate housing choice among consumers. The overall available vacancy rate for Wisconsin is 4.75% for rentals and 1.14% for owner occupants (WI Dept. of Commerce, 2000 *Consolidated Plan*). Vacancy rates vary from one community to the next. High vacancy rates indicate a degree of competition in terms of price. The vacancy rate of a housing market is a good indication of the adequacy of the housing supply, which in turn helps dictate the cost of housing.

In 2000, the vacancy rate for owner-occupied housing units in the Village of Slinger was 0.7%. The rental vacancy rate was 3.9%. These figures are quite comparable to the vacancy rates in 1990. The owner-occupied housing unit vacancy rate in the Washington County was 0.9% in 2000 and the rental vacancy rate was 4.7%. Based on these figures, there is currently a lack of housing choices in the Village and County. However, the Village is experiencing a building boom, demonstrated by the number of new homes built over the last 10 years, that is increasing housing availability in the Village.

Cost of Housing

The available supply, age and condition of the housing stock are the basis for determining the demand for and cost of housing. Table 14 compares the 2000 median home values in nearby communities and Washington County. The 1990 U.S. Census indicated that the median value of an owner-occupied home in the Washington County was \$83,900 and the median value in the Village of Slinger was \$74,600. Between 1990 and 2000, Slinger started to close the gap between its median owner occupied home value and the county's median value. In 1990, Slinger was 11% below the county median owner occupied home value and by 2000 the gap had been reduced to 9%.

TABLE 14 MEDIAN OWNER OCCUPIED HOME VALUES IN NEIGHBORING COMMUNITIES			
Community	1990 Median Value	2000 Median Value	% Change 1990 - 2000
Village of Slinger	\$ 74,600	\$ 141,000	+ 89%
City of Hartford	\$ 63,900	\$ 129,900	+ 103%
Village of Jackson	\$ 74,600	\$ 146,100	+ 96%
City of West Bend	\$ 73,100	\$ 132,500	+81%
Town of Hartford	\$ 85,800	\$ 168,200	+96%
Town of Polk	\$100,800	\$ 216,900	+115%
Washington County	\$ 83,900	\$ 155,000	+85%

SOURCE: 1990 and 2000 U.S. Census

NOTE: Median Value of Housing Unit does not include value of land on which the housing unit is located.

Table 15 provides a more detailed breakdown of the 2000 Census information pertaining to the value of owner-occupied housing units in the Village of Slinger.

TABLE 15 2000 OWNER-OCCUPIED HOUSING VALUE		
Cost Range	Number of Units	% Of All Village Owner Occupied Housing
Less than \$50,000	8	1.1
\$50,000 to \$99,999	89	12.6
\$100,000 to \$149,999	326	46.6%
\$150,000 to \$199,999	160	22.7
\$200,000 or more	122	17.3

Source: 2000 U.S. Census – based on 705 owner-occupied units reporting from the long census form

With respect to rental housing, there were 492 renter-occupied housing units in the Village of Slinger in 2000. The median contract rent rate in the Village was \$577 in 2000. This rate does not include utilities. This rate is more affordable than the 2000 median contract rent rate for Washington County (\$620). The Village of Slinger rate is competitive to rental rates for the City of Hartford (\$567), Village of Jackson (\$688) and City of West Bend (\$603).

Housing Affordability Analysis

Does the cost of housing match the ability of residents to pay for it? This is the fundamental question to answer when determining housing affordability. There are many ways to answer this question. One common technique comes from the U.S. Department of Housing and Urban Development (HUD). This method involves comparing income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income. Per HUD standards, people should have the choice of having decent and safe housing for no more than 30% of their household income.

In 2000, the median annual household income in the Village of Slinger was \$47,125 and the median monthly income was \$3,927. Thirty-percent (30%) of median monthly income yields \$1,178 or less to be used for housing costs. The 2000 median mortgage payment Slinger was \$1,228. This is slightly above the threshold for affordability.

It should be noted that it is very possible with the recent reduction in mortgage rates that many homeowners have refinanced to a more affordable monthly mortgage payment. However, this is not a long-term solution of issues of affordable housing choice.

The 2000 Census information specifically breaks-out housing costs as a percentage of household income. According to the information, 17.4% of Village homeowners were paying more than 30% of their monthly household income on housing costs. Most homeowners (56%) were paying less than 25% of their monthly household income on housing costs. By comparison, renters in Slinger are paying a much higher share of their income on housing costs. According to the census, 29.1% of renters are paying more than 30% of their total household income on rental costs (nearly double the rate for homeowners).

Slinger's housing supply is generally unaffordable for residents relying on income from fixed sources (i.e. social security) or minimum-wage paying jobs. According to the 2000 U.S. Census, 26.9% of residents (440 persons) were receiving social security income². The mean (average) amount of annual social security income was \$10,379. If a senior resident were not receiving any additional income (i.e. pension, job, etc.), spending 30% of their income on housing would allow only \$259 per month. According to the U.S. Census, less than 8% of all available rental units in the Village rent for less than \$299 per month. As a percentage of units, this figure continues to decrease as new apartments are built. Moreover, there were no homes available with mortgages less than \$259 per month. As a result, seniors dependent on social security income would either have to pay more for their housing (a disproportionate share of their income) or live elsewhere. The situation is very similar to workers dependent on minimum wage paying jobs. Working 40 hours per week in a minimum wage paying job only generates an annual income of \$10,712.

Opportunities for Housing Choice - Barriers to Affordable Housing

While the Village has many types of housing, including senior housing, these units are not readily affordable to all residents. For seniors especially, given limited availability local senior housing units, most seniors must be able to either live independently, have assistance available to them in their own homes, or seek residency in larger nearby communities (i.e. West Bend) where additional housing choices are available. Available space and waiting lists in area nursing and other care facilities in the area depend on the location and cost of the facility and can fluctuate regularly. Senior housing providers regularly assess local market conditions to determine if additional facilities or expansion is needed based on local population demands.

The fundamental reasons for limited affordable housing choice is outside demand supporting development of higher-end housing projects that are not necessarily affordable to long-time and local residents.

There are many possible ways to incorporate additional affordable housing styles (i.e. apartments, senior housing, condominiums, etc.) in the Village of Slinger.

- The first priority when considering affordable housing should be to ensure that units could be adequately served with water, sewer and other basic infrastructure needs.
- Whenever feasible, affordable housing types should be considered as an infill housing opportunity, or as an integral part of a mixed-use development. This strategy is encouraged to ensure that the Village remains a walkable community. That is, housing is located and accessible to parks, schools, shopping

² The Census data does not indicate for how many residents social security is their only source of income. Therefore, it should not be assumed that 26.9% of residents are living solely on social security income.

and other amenities. This is particularly important for populations that cannot drive (i.e. youth and elderly). Infill housing is also an opportunity that exists in the historic downtown. By bringing residents to the area (i.e. 2nd floor apartments, surrounding housing development), business opportunities arise to accommodate resident demands.

- The Village could form partnerships with local non-profit organizations, like Habitat for Humanity, to encourage affordable housing development in the Village.
- The Village could provide education materials to developers to pursue grant and loan opportunities available through the state and federal governments for developing affordable housing.
- The Village could actually require a percentage of affordable units be developed as part of any new housing development. This is a very aggressive strategy, but the results are effective.
- Of course, any new alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to parking, signage, landscaping and façade requirements. However, the Village must be careful to ensure that requirements do not prohibit the development of affordable units to adhere to Village Standards.

Future Housing Need

The official WDOA projected population for the Village of Slinger is 5,872 in the year 2025. It is estimated that an additional 777 dwelling units will be needed by the year 2025 (See Table 16). This development will span beyond the 2003 Village limits into new areas annexed into the Village from surrounding towns.

With these figures, it is important to remember that dwelling units do not necessarily equate to single-family homes. Dwelling units can include apartments, duplexes, condominiums, senior housing units, etc. As is indicated elsewhere in this chapter, Slinger strives to maintain a mixture of housing choices to provide comfortable balance of: 60% 1-family, 10% 2-family and 30% multi-family housing in the Village.

TABLE 16 HOUSEHOLD PROJECTIONS	
Year	Total Households in the Village of Slinger
2005	1,759
2010	1,959
2015	2,154
2020	2,339
2025	2,539

SOURCE: 2000 U.S. Census and SEWRPC Projections

Housing Issues and Concerns

AVAILABILITY OF SENIOR HOUSING

The availability of senior housing is a concern in the Village of Slinger. Specifically, residents are concerned about the lack of assisted living facilities for those elderly residents who want to remain in the Village of Slinger. It is not feasible, from an economic perspective, for the Village of Slinger to develop senior housing. Moreover, the county has no plans to establish a senior housing facility in Slinger. As a result, in order for assisted living facilities to be developed in the Village of Slinger, private developers will have to determine a market need and establish facilities. The Village would support the development of such a facility in the next 10 years, in conjunction with anticipated population growth estimates. The

Village encourages senior housing near local shopping, parks, and library facilities that senior residents can walk to.

QUALITY AFFORDABLE HOUSING CHOICES

As is discussed elsewhere in this chapter, providing quality affordable housing choices is of significant concern. Currently, the supply of affordable units is very limited. Many residents are paying a disproportionate share of their total income on housing. Increasingly, planners and economic development specialists are realizing that affordable housing is also an integral part of a comprehensive economic development strategy. Companies are reluctant to locate in communities without affordable housing for workers. Communities in which wages are incompatible with the cost of housing find that they are unable to attract adequate labor force. Affordable housing choices are needed to accommodate all stages of resident life, including housing choices for single individuals, young married couples, families and retired persons.

HOUSING TO SUPPORT THE SCHOOL DISTRICT

As is discussed in the Community Profile Chapter, Slinger is experiencing a decrease in household size and a decrease in the number of children living in the Village. Families with children are a very important part of the community as they use the local schools. The Slinger School District has an excellent reputation for providing a quality education. To sustain this quality school system, children must remain in the community. Therefore, housing choices must be available in that are “child-friendly.” This would include single-family homes, but also alternative housing choices that have easy access to schools and parks. It should be noted that the school district boundaries expand beyond the limits of the Village into surrounding towns.

Housing Programs

A number of federal and state housing programs are available to help the Village of Slinger promote the development of housing for individuals with lower incomes, senior housing, housing for people with special and/or housing maintenance needs.

FEDERAL PROGRAMS AND REVENUE SOURCES

The Department of Housing and Urban Development (HUD) is the federal agency primarily responsible for housing programs and community development. Though many of its programs are directed to larger cities and urban areas, the Village of Slinger does qualify for some available funds. Specifically, HUD provides money to non-entitlement (i.e. communities with populations less than 50,000) communities through grants. In the State of Wisconsin, the Division of Housing and Intergovernmental Relations (DHIR) within the Department of Administration is responsible for the distribution of these federal funds. It awards these funds through a competitive proposal process.

The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Its programs are generally available to communities with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development. Furthermore, the Veteran’s Administration also offers low interest loan opportunities for homeowners.

STATE PROGRAMS AND REVENUE SOURCES

Beyond the funds distributed through HUD, the DHIR administers several state funded programs that can potentially be used to finance housing improvements. Money available through the DHIR, because it is funded by general-purpose revenue, cannot be used to invest directly in housing development. However, funds can achieve the desired result by helping organizations develop the capacity to develop houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.

The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the DHIR, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well. Specific programs evolve and change with the needs of the housing market.

LOCAL PROGRAMS AND REVENUE SOURCES

The Village of Slinger has the ability to affect the type and cost of housing available in the area through local regulations and policies. While most government regulations are implemented in order to protect public health, safety and welfare needs, they may also have unintended adverse impacts on affordability.

One technique for ensuring a range of housing choice is to provide a variety of densities and lot sizes. This is regulated through the Village's subdivision and zoning ordinances.

Coordination with Other Comprehensive Plan Elements

Housing directly affects most other elements of this comprehensive plan. Land Use, Utilities and Community Facilities, Transportation, Economic Development and Agricultural, Natural, and Cultural Resources are all elements directly affected by housing. The goals and policies set forth in this Housing Element will affect these elements and vice versa. Therefore, it is important that the elements are consistent and support one another.

LAND USE ELEMENT

Community design is one aspect of land use. With respect to residential areas, community design considerations can ensure that neighborhoods are attractive. This can be achieved through provisions for tree-lined streets, regular property maintenance, and Village ordinance enforcement. Strategies and current regulations are discussed in the Land Use Element of this Plan.

Location considerations are also an important aspect of land use planning. With respect to housing, resident needs should be an important consideration for housing. For example, seniors who may lack the ability to drive, desire housing locations that are within a walkable distance (less than ¼ mile) to grocery stores, pharmacies, and restaurants. Walkable access to churches and libraries is also highly desirable. Similarly, children who are not able to drive, depend on safe areas to walk and bicycle. Safe access to shopping, schools, parks and libraries is also highly desirable. In Slinger, given that the school buildings and library are clustered together, providing sidewalk and trail connections to these facilities from surrounding neighborhoods is important.

For more information about **walkable communities**, refer to the Future Land Use Chapter.

UTILITIES AND COMMUNITY FACILITIES

Improvements such as roads, sewers, water service, parks, recreational facilities and schools all need to be coordinated with housing decisions and vice versa. The best method to coordinate improvements is to follow the land use pattern presented on the *Recommended Land Use Plan for 2025* as closely as possible and plan for future improvements in a Capital Improvements Plan and Budget. This approach will greatly enhance the efficiency of capital improvements expenditures.

TRANSPORTATION

The location of housing affects commuting patterns and transportation costs and vice versa. The location of housing influences on which roads people drive or whether they need to drive at all. The affordability of housing also influences how far people must commute. If housing is not affordable, workers must commute from elsewhere. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

Goals, Objectives and Policies

Based on the 20-year population projections and the predicted reduction in household size over that same period, it is estimated that there will be 777 additional housing units needed in the Village of Slinger. To ensure that these units are of a high quality, goals and objectives are included in Chapter 11 based on the information gained during the Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis and input from Village staff, residents and the Plan Commission. These goals and objectives were developed to ensure that Slinger remains a great place to raise a family for the next 20 years, with predominately single family residential uses in a growing community environment; a community which is open to new development, and one which also respects the opportunity for all property owners to receive fair value for their land. Supporting policy statements are provided below.

HOUSING POLICIES

Maintain a variety of housing choices for residents of varying incomes, ages, and lifestyle preferences.

Promote medium and high-density infill development to maintain a walkable community atmosphere.

Provide a broad range of housing densities, styles, types and price ranges to support economic development.